

In the Claims

Following is a complete set of claims as amended with this Response.
Please amend the claims as indicated.

- A (sub B 7)
1. (Amended) A method comprising:
 - identifying an authorized user with a biometric device;
 - receiving private access information from a remote source; and
 - enabling the authorized user to access information over a voice network by using the received private access information.
 2. (Unchanged) The method of claim 1 further comprising establishing a connection between the voice network and a consumer access device.
 3. (Amended) The method of claim 2 wherein the consumer access device is selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, autodialers, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.
 4. (Unchanged) The method of claim 2 further comprising enabling the authorized user to conduct a transaction using the consumer access device.
 5. (Unchanged) The method of claim 1 further comprising:
 - accessing the information through a privacy clearing house; and
 - transferring the information.
 6. (Unchanged) The method of claim 5 wherein the information further comprises:
 - a password associated with the authorized user.

7. (Unchanged) The method of claim 5 wherein accessing further comprises establishing a secure communication channel using Public Key Infrastructure (PKI).

8. (Amended) An apparatus comprising:

a biometric device to identify an authorized user; and
a consumer access device connected to the biometric device to enable the authorized user to receive private access information from a remote source and access restricted information over a voice network by using the received private access information.

9. (Amended) An apparatus comprising:

means for identifying an authorized user with a biometric device;
means for receiving private access information from a remote source; and
means for enabling the authorized user to access information over a voice network by using the received private access information.

10. (Amended) The apparatus of claim 9, further comprising presenting the information to the authorized user on a consumer access device selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

11. (Amended) A machine-readable program storage medium tangibly embodying a sequence of instructions executable by a machine to perform a method for communicating, the method comprising:

identifying an authorized user with a biometric device;
receiving private access information from a remote source; and
enabling the authorized user to communicate information over a voice network by using the received private access information.

12. (Amended) A system comprising:

a memory for storing computer program instructions and data; and
a processor coupled to the memory for processing the computer program instructions and data to:

identify an authorized user with a biometric device;
receive private access information from a remote source; and
enable the authorized user to communicate information over a voice network by using the received private access information.

13. (Amended) An apparatus for communication, the apparatus comprising:

means for identifying an authorized user with a biometric device;
means for receiving private access information from a remote source; and
means for enabling a device so that the authorized user may communicate over a voice network by using the received private access information.

14. (Unchanged) The apparatus of claim 13, further comprising the device selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

15. (Amended) A system comprising:

a consumer access device with a communications unit;
a biometric device for allowing an authorized user access to the device; and
a storage unit for storing private access information received from a remote source.

16. (Unchanged) The system of claim 15 further comprising communication of prespecified information upon biometric identification of the authorized user.

17. (Unchanged) The system of claim 15 further comprising an encrypted communications unit.

18. (Unchanged) The system of claim 15 further comprising automatic receipt and updating of information stored in the consumer access device.

19. (Unchanged) The system of claim 15 further comprising establishing a secure communication link with the consumer access device before allowing transfer of information.

20. (Unchanged) The system of claim 15 further comprising a wireless communications unit.

21. (Amended) An apparatus comprising:

- means for biometric identification of an authorized user;
- means for displaying information to the authorized user;
- means for receiving private access information from a remote source;
- means for accepting authorized user input; and
- means for communicating with a remote device.

22. (Unchanged) The apparatus of claim 21 further comprising:

- means for communicating via tones.

23. (Unchanged) The apparatus of claim 22 wherein the tones are communicated over a telephony-based system.